



Hello Doctor for LifeReturns® screenings

Digital health screening combats “the silent killer”

A **digital health check-up** is a service we offer – **free** – to all our LifeReturns® clients (and prospective clients). High blood pressure often doesn't present with symptoms. That puts you at risk for heart disease, heart failure, and stroke, to mention a few.

Just as with traditional underwriting, we are obliged to inform you if we find any indications of a potential health risk. We use our doctors at **Hello Doctor** to share any **red-flagged results** with you. This gives you the opportunity to chat to a doctor without incurring any costs. After your telephonic discussion with the doctor, you can assess the need to seek further medical intervention.

Q1. At what point will **Hello Doctor** contact me?

A1. During the screening process, all potentially harmful results will alert **Hello Doctor** and you'll get an in-app (pop-up) notification to let you know that a doctor will contact you.

The **Hello Doctor** service will be triggered by a combination of factors based on the following readings:

- Heart rate readings above 90 for a **male (>90)** and above 85 for a **female (>85)**
- A blood pressure measurement above 140/90 (**BP>140/90**)
- A stress rating of mild or higher
- Any negative emojis selected

Q2. At what point am I informed about the **Hello Doctor** service?

A2. We mention the **Hello Doctor** service right up front in the consent section of the app. If any of your results are worrisome, you'll get a pop-up message in the app to let you know a doctor will contact you.

Q3. How and when will **Hello Doctor** contact me?

A3. Within 24 hours of screening, you'll receive a WhatsApp message from the doctor, and you can choose to engage further.

Q4. What happens after **Hello Doctor** has contacted me?

A4. The doctor will help you to make an informed decision on possible next steps, likely referring you to your own GP if required.

Q5. How would the interaction with **Hello Doctor** impact my discount?

A5. Simply put, it won't. Your interaction remains private, and it is not connected to LifeReturns®.

Q6. Who is **Hello Doctor**?

A6. Proudly run by Momentum Health Solutions, **Hello Doctor** is a telehealth service made available to all our Momentum Metropolitan clients.